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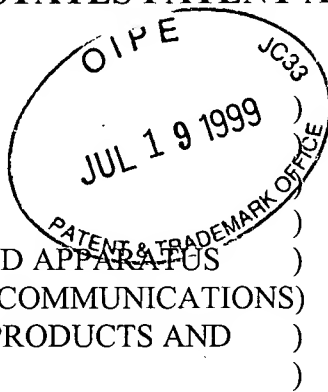
FEE AMENDMENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Richard Marc Libman

ENTITLED: METHOD AND APPARATUS  
FOR PREPARING CLIENT COMMUNICATIONS)  
INVOLVING FINANCIAL PRODUCTS AND )  
SERVICES )



Serial No. 08/834,240

Group Art Unit: 2761

Examiner: R. Alvarez

Attorney Docket No. 23651.0500

SECOND SUPPLEMENTAL AMENDMENT

The undersigned is an attorney of record in this patent application through a Substitute Power of Attorney and Change of Address filed on April 7, 1999. A response to the first office action of October 29, 1998 was filed by the prior attorney of record, before revocation of his power. A Supplemental Amendment was filed on June 10, 1999. This amendment adds additional claims, and does not add any new matter. **Please note the new Attorney Docket Number.**

In the Claims:

Please add the following new claims:

59 --109. The method as recited in claim 1, further comprising sending the client communication to the client by means other than the internet.

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